

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eduardo Santiago
Lisandra Santiago
Debtors

Case No. 16-01004-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb +Eduardo Santiago, Lisandra Santiago, 109 Woodville Court, Bushkill, PA 18324-6970
cr +JPMorgan Chase Bank, National Association, 8181 Communications Parkway, Plano, TX 75024-0239
cr +MidFirst Bank, 999 NW Grand Blvd., STE 100, Oklahoma City, OK 73118-6051
4761786 +A POCONO COUNTRY PLACE POA, 112 RECREATION DRIVE, TOBYHANNA, PA 18466-9599
4771610 +A Pocono Country Place Property Owners Association, c/o Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360-1602
4761790 +CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224-0696
4761793 +ERIKA L. SANTIAGO, 109 WOODVILLE COURT, BUSHKILL, PA 18324-6970
4761795 LEON P HALLER ESQ, PURCELL KRUG & HALLER, 1719 NORTH FRONT STREET, HARRISBURG, PA 17102-2392
4761796 +MIDFIRST BANK, PO BOX 268959, OKLAHOMA CITY, OK 73126-8959
4761798 #+PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425
4761799 +PROSPECT CEMETARY INC, 501 PROSPECT STREET, EAST STROUDSBURG, PA 18301-2954
4761800 QUEST DIAGNOSTICS, PO BOX 740985, CINCINNATI, OH 45274-0985
4761801 +SAW CREEK ESTATES COMM ASSOC, 5728 DECKER ROAD, BUSHKILL, PA 18324-6627
4765330 +Saw Creek Estates Community Association, c/o Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360-1602
4764065 +U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4761787 +E-mail/Text: seinhorn@ars-llc.biz Nov 09 2018 19:16:30 ABILITY RECOVERY SERVICE, PO BOX 4031, WYOMING, PA 18644-0031
4761788 +EDI: IIC9.COM Nov 10 2018 00:13:00 BANFIELD PET HOSPITAL, C/O IC SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
4761789 +EDI: CAPITALONE.COM Nov 10 2018 00:13:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4761792 +EDI: CCS.COM Nov 10 2018 00:13:00 CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
4761797 +E-mail/Text: MKnitter@monroecountypa.gov Nov 09 2018 19:16:19 MONROE COUNTY TAX CLAIM BUREAU, ONE QUAKER PLAZA, ROOM 104, STROUDSBURG, PA 18360-2141
4766955 EDI: RECOVERYCORP.COM Nov 10 2018 00:13:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4771611* +A Pocono Country Place Property Owners Association, c/o Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360-1602
4761791 ##+COMMERCIAL ACCEPTANCE CO, 2 W MAIN STREET, SHIREMANSTOWN, PA 17011-6326
4761794 ##+GRATZ WASHENIK TAX COLL, COOLBAUGH MUN CENTER, 5550 MUNICIPAL DRIVE, TOBYHANNA, PA 18466-7714

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Joshua I Goldman on behalf of Creditor JP Morgan Chase Bank, National Association
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Leon P Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor JP Morgan Chase Bank, National Association
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Lisandra Santiago
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Eduardo Santiago
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Eduardo Santiago**
First Name Middle Name Last Name

Debtor 2 **Lisandra Santiago**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-01004-JJT**

Social Security number or ITIN **xxx-xx-5747**

EIN **-----**

Social Security number or ITIN **xxx-xx-5697**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eduardo Santiago

Lisandra Santiago

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

November 9, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.